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ABSTRACT

This report presents a brief historical review of the background and function of the planned retirement community and an analysis and comparison of responses of males living in two modern retirement communities--Sun City, Florida, and Sun City, Arizona. The results indicated that the respondents differed slightly on a number of background variables (e.g., migrant's origins, years in residence), but were similar on many factors (e.g., age, family size, and marriage patterns). The Florida sample was slightly higher in financial, occupational, and educational areas. A majority of the respondents from both groups gave favorable responses on subjective evaluations of health. Results from the Life Satisfaction Scale showed that Arizona respondents had higher life satisfaction than the Florida sample. It is suggested that researchers should analyze the effects on the community and environment upon the aged, specifically social participation and social interaction, and whether differences found in this study can be attributed to the planned community itself or to the background and financial factors. To maintain viable communities, it is felt that the developers need to correct some of the inadequacies found. (JS)

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RETIREMENT AND MIGRATION IN THE NORTH CENTRAL STATES

Two Planned Retirement Communities

JOHN SMITH DOUGLAS MARSHALL

DEPARTMENT OF RURAL SOCIOLOGY COLLEGE OF AGRICULTURAL AND LIFE SCIENCES UNIVERSITY OF WISCONSIN MADISON 53706

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Introduction

The category "elderly" is little more than an artificial legal entity in modern America. Older Americans first became aware of their common goals and problems in the early days of the Depression. Dr. Francis Townsend initiated his plan of a guaranteed monthly income; this innovation poised a threat to the established governmental pattern of dealing with the elderly, namely no direct relations. The Social Security Act of 1935 was both a boon and a bane. It guaranteed a degree of economic security and independence to each participant in his declining years; however, it also imposed an artificial retirement age on the recipients of the benefits, a form of economic emasculation.

Where the legal category of "elderly" is defined by age and entry is inclusive, the social and psychological definitions of that category are vague. As Arnold Rose pointed out, entrance into the social category of the "elderly" is not clear-cut.[1] There are two socially defined ideas traditionally affixed to the aging populace. First, with age comes retirement and disengagement from most of the social roles previously played. Second, with age comes declining health and subsequent dependence upon the family of the elder. But in contemporary America, traditions are quickly shattered; the middle aged and elderly are better able to define alternative roles, roles better suited to their backgrounds and experience. Declining health problems have been curtailed by medical advances. Also, economic independence has been provided by both the government and the corporation pension plan. The individual facing the aging process is no longer tied to a family out of his generation and no longer totally dependent upon the support of his children who may lack the means of support. The potential for the maintenance of independent and autonomous roles for the elderly is more prevalent and widespread now than ever before.

Where the diversity of roles for the elderly potentially exists, alternatives for life style patterns and residences are available to the elderly and to retirees. Traditionally, when old age approached and health declined, the elder was forced to live with the eldest child or face institutionalization. His choice of habitat and environment was thus limited. In America, the social, moral, and economic responsibilities for the older person have traditionally been vested primarily in the individual himself and ultimately in the family.[2] With relative financial security, improved health conditions, and a prolonged life space, the elder can choose to retain the old family home, or he can choose to move to new quarters which better suit his needs. If the elder has few children and little commitment to the home community, migration to havens like Florida and Arizona is a viable alternative; for these states offer pleasant climates and the opportunity to interact with fellow-agers. Even within these states at least two alternative environments are available; one can establish residence in a community with diverse age groups, or one can become a member of a planned retirement community like a Sun City.

The process of retirement and migration to a developed community is not novel. During the 1920's land booms in Florida ran rampant; unknowing retirees and speculators were sold inundated lands in lavishly planned communities by high pressure companies. With the Depression, the bubble burst; the authenticity and honesty of future planned communities was tarnished since many investors realized too late that they had been fleeced. Hope was renewed after the Second World War. A series of housing acts in the mid-fifties insured the aged of the ability to own their homes and rent apartments as independent married couples.[3] Low cost housing grew thereafter. By 1960, the provision of housing for the elderly by private enterprises came to the fore in Florida and Arizona. Large-scale, planned retirement communities, especially answering the needs of the elderly,

were initially developed by the Webb Corporation and others. Sun City, Arizona, was founded in 1960; it has grown to over 12,000 retirees.

Thus, choices are now available to aging persons who plan to retire and leave the work situation. Old roles and attitudes can be retained but tension is inevitable; new roles are available not only in the home community but also in a community planned specifically for retiring individuals in better climates. A new dimension, the planned community which facilitates the adoption of new roles, has been added to the life space of the elderly. Few, however, avail themselves of this unique opportunity.

It is not within the scope of this brief monograph to treat the psychological factors pertinent to decision-making and migration. As Eteng and Marshall pointed out, "...in any given area, countless factors, whose influence is difficult to determine may hold people within the area or attract people to it; other factors may tend to repel and force people to leave."[4] It is easier to shoot blindfolded at a moving target and hit it than to attempt to ascertain the relevance of a variety of factors interacting simultaneously within the individual. The purpose of this study is two-fold. First the authors hope to briefly analyze the historical background and function of the planned retirement community. Second, the authors will analyze and compare the responses of individuals dwelling in Sun City, Florida, and Sun City, Arizona. It is felt that the demographic and socio-psychological frameworks were quite adequately established by Eteng and Marshall in their previous monograph.[5] It is hoped that this brief work will complement previous monographs.

Study Design and Consequences

A standard questionnaire was used for the entire Retirement-Migration Study; this same format was utilized in the Sun Cities. The universe sampled was all males from the North Central States dwelling in the two Sun Cities. A random sample was drawn from within a framework of the listed potential migrants. The decision to choose male respondents has some beneficial and some negative consequences. By choosing male-only respondents in the Sun Cities, accurate economic details could be ascertained on the family unit since the males, as heads of family units, which appeared financially secure, and not female heads were questioned. Also, these respondents had self-selected themselves into the community; this presents the posture of a free choice on the part of the respondent. However, Rose pointed out first that elderly women outnumber elderly men (123 to 100) and there evolves a woman dominated relationship where the males' wishes and interests are inundated.[6] As will be indicated later, this allusion is negated by the respondents' expression of satisfaction with retirement in the specific state; males expressed a higher satisfaction than the wives.

The choice of the two Sun Cities was beneficial. Both communities were developed by the same organization, Del Webb Development Company; the respondents dwell in a consistently developed and maintained community atmosphere. It is presumed here that the corporation maintains both communities in essentially the same manner because of standardized management practices and policies. The two communities, however, can not be considered representative of planned retirement communities because of the corporation-specific management policies and certain economic and education variables which will be discussed later.

In summary, then, this is a descriptive comparison of the respondents of the two Sun Cities; it is limited in representativeness to the overall retirement population. It will hopefully be adequate in describing the similarities,

differences, and attitudes of the respondents inhabiting these communities.

Separatist Community and Integration

Many religious sects and intellectuals have attempted to establish separated communities to serve the functions of a limited and selected populace. The two key elements were a deviant ideology defining a different life style pattern and different economic relations with the macro-structure and, of course, an isolated land area. Examples of these utopian schemes are New Harmony, Indiana, and Oneida, New York. There the members of the special communities attempted to separate subcultures, those based upon social interaction with members only and condemnation of the outside society. They failed for many reasons; however, two of the chief reasons were the incongruence of their ideologies and their attempt at economic integrity, remaining on the margins of the national economy.

In many ways these planned retirement communities are similar to the futile attempts of the early utopians; yet there are important differences. First, these retirement communities are well-integrated into the macro-economic structure of the United States. Older residents receive some form of government or corporation pension subsidy or they are living on savings earned in the work process; they own their own homes or pay rent (in the spirit of American "rugged individualism"); and they spend at least a portion of their incomes in the community commercial centers. Also, the corporation of Del Webb, as an arm of the American economy, functions as an overseer of the integration process. Second, the ideology governing these communities is not at odds with the ideology of the overall society. Rather, these retirement communities with their emphasis upon leisure and pleasure appear to be on the creative fringe of American society and its developing values. Having accrued many benefits from occupational careers, the members now rest and recreate as a reward for their labors.

This "New Leisure Class" is presented a favorable environment in which to live and interact.[7] Rose treated the concepts "aging group consciousness" and "the subculture of aging;" while the questionnaire did not explicitly tap these concepts, certain of their aspects can be applied to the Sun Cities. Little is known about the actual effect of Webb's advertising on the decision to migrate. The effect of the presence of golf courses, scenic lakes, and quaint communities is not quite as difficult to ascertain. Many of the respondents had visited the retirement communities previous to retirement; it is difficult to contend that advertising or simply gossip drew them there. During these scouting forays the attraction to the community was probably established. Self-selection into these communities appeared to be common.

Upon arrival in the retirement community, the migrant strikes up friendships and partakes in new activities. The planned facilities of the Sun Cities foster the friendships and interactions, the patterns of adjustment to the new situation, by providing the physical and cultural opportunities to the retirees. The Sun Cities function as something of a cultural and normative buffer zone; the subculture of the aging is developing its own norms and values which, while not diametrically opposed to the overall American societal values, do differ from the established and expected norms and values that are held by the larger society and supposedly reserved for the elderly. The aged are <u>supposed</u> to be passive, pleasant, and wry, occupying most of their time with trivialities and television watching. For activity, the aged are <u>supposed</u> to relegate their activities to walks in the park or sunnings. Dependence and inertia permeate this established, traditional image. Life in the Sun Cities is the antithesis. In the Sun Cities, activity and "not-too-strenuous" games are stressed; social interaction is highly valued. The members of the subculture expect the members of the communities to take part in the social activities; the members of these communities are thus liberated from the old norms and permitted to establish new norms freely in this "ideal" setting, the utopia for the elderly.

The Migrants' Background Variables

In a recent Life magazine article, an observer characterized the members of the Sun City, Arizona community as, "...emotionally rooted in the 1930's, overwhelmingly Republican, and eager to stay up past bedtime any night to watch the Lawrence Welk Show."[8] The entire article was rather demeaning. It portrayed the retirees as either health-activity fanatics or crusty, old independents; both images followed some abstract societal stereotype of what a retired person appears to be in the new setting. Unfortunately, in dealing with a few "ideal types" and individual examples, it described in a limited manner what the observer thought the people are; it considered individuals removed from the social fabric of the community. The purpose of the following sections is to show who some of the respondents are and how they have adjusted to the community and society in which they have chosen to live.

Migrants' Origins

It is interesting to delve into the original homes of these migrants to the Sun Cities.

TABLE ONE

Respondent's State of Origin

State of Origin	Sun City Florida	Sun City Arizona
*Ohio	22.2%	10%
*Indiana	10.8	3
*Illinois	20.9	29
*Michigan	16.5	12
*Wisconsin	8.9	6
Minnesota	3.2	8
Iowa	4.4	13
*Missouri	8.9	4
N. Dakota	.6	--
S. Dakota	--	1
Nebraska	1.3	6
Kansas	2.5	7
Not Available	--	1

(* = more industrial state)

Certain effects are at once evident. The more industrialized North Central States (with the exception of Illinois) sent a greater proportion of migrants to Florida. The more agricultural and more Western states predominated in Sun City, Arizona. This effect may be interpreted as regional since the respondents from the older midwestern, industrial states are closer to Florida and the agricultural states closer to Arizona. Florida, however, has the traditional reputation as a retirement center; hence it would probably draw from all regions.[9] Arizona has only recently entered into the competition for retirees on a large scale; its reputation is still localized. Illinois is pivotal, with only one urban center and a large population base within Chicago, it was the largest single contributor of migrants to Sun City, Arizona, and the second largest to the Florida community.

TABLE TWO

Size of Respondent's Home Town

Size of Home Town	Florida	Arizona
Farm	2.5%	4%
Under 2500	6.3	6
2500-9999	10.8	10
10,000-49,999	27.2	31
50,000-99,999	13.9	15
100,000-249,999	6.3	6
250,00 & over	32.9	27
N.A.	--	1

Few of the respondents (under 20%) in both communities were from small towns or farms. A greater proportion of the Florida respondents migrated from metropolitan centers; a significantly high percentage of Arizona respondents migrated from smaller cities (10,000 to 49,999). However, in both the smaller cities and metropolitan areas categories are found over 50% of the respondents in both retirement communities.

Length of Residence and Age

TABLE THREE

Length of Residence in Sun City

	Florida	Arizona
Less than one year	.6%	1%
1 year	4.4	6
2 years	13.3	20
3 years	21.5	7
4 years	19.4	13
5 years	12.0	16
6 years	16.5	9
More than 6 years	12.7	27
N.A.	--	1
Mean	3.7 yrs.	5.0 yrs.

TABLE FOUR

Number of Years Retired

	Florida	Arizona
Less than 1 yr. to 2 yrs.	11.3	16
3 yrs. to 5 yrs.	33.4	33
6 yrs. to 8 yrs.	38.3	31
9 yrs. to 11 yrs.	6.9	11
12 or more yrs.	.6	4
Mean	5.6 yrs.	6.3 yrs.

Sun City, Arizona, had a high mean in both years in residence in Sun City and in the number of years retired. The Arizona community is older, initiated in 1960 by Del Webb; the Florida community did not develop until the mid-1960's. The Arizona community had a higher percentage (27%) in the community longer (6 years) than did Florida. It is interesting to compare the arithmetic means of each community on the tables. One would think that a short period of time would elapse between the time of retirement and taking up residence in the new community; in fact, 75.9 per cent of the Florida respondents and 85 per cent of the Arizonians said they moved directly from their home community to the Sun Cities. The means show evidence of a time lag. Apparently some respondents lingered in their home communities or moved elsewhere before striking out on their own.

TABLE FIVE

Age of Respondents at Retirement

	Florida	Arizona
44-49	.6%	1%
50-54	3.8	6
55-59	7	13
60-64	41.8	39
65-69	32.9	36
70 and over	4.3	5
Not Ascertained	.6	--
Mean	62.7 yrs.	62.8 yrs.

TABLE SIX

Respondents' Ages at Time of Interview

	Florida	Arizona
50-54	.6%	2%
55-59	3.2	1
60-64	20.3	14
65-69	36.1	36
70-74	32.3	33
75-79	6.3	12
80 and over	.6	2
Not Ascertained	.6	--
Mean	67.7 yrs.	68.6 yrs.

Although the legal retirement age is sixty-five, (hence legal entry into the category "elderly"), most of the respondents in both communities retired before the legal retirement age. The reasons for retirement will be discussed later; the important effect is that the respondents were extremely close in age (see Table Five). When considering the age of the respondents at the time of interviewing, it is found that the respondents were closely grouped; 50 per cent or better were found in the 60-69 age category.

Occupational Status

TABLE SEVEN

Respondent's Occupation at Time of Retirement

	Florida	Arizona
Professional, technical	36.7%	26%
Manager, official, proprietor	49.4	38
Clerical	1.9	7
Sales	3.8	3
Craftsman, Foreman	5.1	13
Farmer	2.5	4
Operative	--	5
Service, private household	.6	3
Not Ascertained	--	1

Bultena and Wood, in their study of Arizona retirees, found that Sun City, Arizona respondents tended to have higher occupational status than did the respondents of other retirement communities and cities.[10] The above table points out that Sun City, Florida, respondents were overwhelmingly from "white collar" occupations compared to the Arizonians (86.1 per cent to 64 per cent). A higher percentage of skilled workers (13 per cent) appear on the Arizona sample. Furthermore, over 90 per cent of both communities' respondents reported that their last occupation was their lifetime occupation. If one considers the regions from which the respondents departed, the above findings come as no surprise. The Florida respondents migrated from more industrialized states; the industrial and urban environs presented greater occupational opportunities.

Family Patterns

TABLE EIGHT

Respondents' Household Composition

	Florida	Arizona
Respondent alone	3.8	4
Respondent & wife	94.3	95
Respondent & wife w. child	.6	1
Respondent & other older person	.6	-
Other arrangement	.6	

Traditionally, new areas of development like the frontier were settled first by solo individuals who blazed the paths for following families which provided communal stability. These two innovative communities are predominantly inhabited by married couples according to these figures. Children are few; Neil reported fewer than twenty children in the entire population of Sun City, Arizona.[11] A mass of elderly married couples and few children permit the corporation to plan communities to meet one set of needs; a school system per se and playground facilities for the young need not be financed by the community.

TABLE NINE

Respondent's Children

Number of Living Children	Fla.	Ariz.
0	29.7%	34%
1	29.1	26
2	27.8	21
3	10.1	11
4	1.9	4
5	1.3	3
6	--	--
7 or more	--	1

TABLE TEN

Number of Respondent's Children Living in Florida or Arizona (including Sun City)

	Fla.	Ariz.
0	59.5%	53%
1	10.8	11
2		2
No children	29.7	34

The majority of the migrants were detached from their children if they had any. First, in both communities a clear majority had one child or less; 34 per cent of the Arizonians and near 30 per cent of the Florida respondents reported no children. This runs counter to the traditional idea of large families. But it should be recalled that the migrants' child-productive years coincided with the Depression; constraints were imposed upon family size. Not only did the migrants have small families, they were geographically detached from children. In both communities only 11 per cent reported children living in the same state. The migrants' children tended to remain in the home communities or other areas. In both communities, only around 24 per cent of the respondents reported visiting the home state or community to visit their children. The respondents from the North Central Region appear, then, to be cut off from their children and leading independent lives on their own.

Educational and Financial Factors

TABLE ELEVEN

Respondent's Educational Attainment

Last Grade Completed in School	Florida	Arizona
5-8th	1.2%	16%
9-12th	22.8	35
13-16th	48.8	40
17-20th	26.0	9
Not ascertainable	1.3	--
Median	14.5 yrs.	12.4 yrs.

Just as Sun City, Florida, possessed an occupational status superiority, so too does it possess educational and financial superiority. The residents of the Florida community are better educated and economically sounder initially than are the respondents in the Arizona sample. Almost 75 per cent of the Florida respondents had at least some college; slightly less than half of the Arizona respondents had college training. Both communities' educational attainment is extraordinarily high. In the 1920's, the years the respondents were in school, a high school diploma was the goal to be sought; only the wealthy or gifted could hope to attend college.

TABLE TWELVE

Respondent's Pre-Retirement Income

	Florida	Arizona
Under $3000	--	--
$3000-3999	--	--
$4000-4999	--	2
$5000-5999	--	7
$6000-6999	.6	3
$7000-7999	3.8	12
$8000-9999	12.0	12
$10,000 or more	83.5	57
Not ascertained	--	7

TABLE THIRTEEN

Respondent's Post Retirement Income

	Florida	Arizona
Under $3000	--	7
$3000-3999	--	9
$4000-4999	1.3	21
$5000-5999	15.2	13
$6000-6999	24.1	8
$7000-7999	15.8	5
$8000-9999	17.7	5
$10,000 or more	25.9	26
Not ascertained	--	6

A significantly higher percentage of Florida respondents had incomes of more than $10,000 than did the Arizona respondents. Some income discontinuity is to be expected with retirement and withdrawal from the work process.

TABLE FOURTEEN

Respondent's Income Discontinuity

	Florida	Arizona
10-19%	--	--
20-29%	--	4
30-39%	--	2
40-49%	--	14
50-59%	10.8	19
60-69%	19.0	13
70-79%	22.8	6
80% or more	47.5	35
N.A.	--	7

The members of Florida's Sun City appear to be the hardest hit by the withdrawal from the job. Over 70 per cent of the Florida respondents reported income discontinuity of 70 per cent or more compared with only 41 per cent of the Arizona respondents. Thus, not only does the retiree suffer from economic role curtailment, he is also faced with changes in consumption and life style patterns. But all is not bleak. Almost everyone in these retirement communities suffered some economic discontinuity and hence some readjustment. The individual would then discover in the new community others in a similar predicament and from the group find some solace or mutual support.

In summary then, the respondents from the North Central States found in the two Sun Cities are fairly homogeneous. Although the original communities and states differed, the migrants were similar in family patterns and lengths of residence in the retirement communities. They were also very close in age. In the area of financial viability, the two communities' respondents were not quite as similar although both sets of respondents reported more than 50 per cent or more earning more than $10,000 per year before retirement. However, in the areas of educational attainment and occupational status, more respondents from the Florida community were better educated and had higher status jobs than were respondents from the Arizona Sun City.

Health Conditions

For many retirees, a decline in health signals a withdrawal from former roles and activities. Whether the determination of declining health is subjective or objective, based upon a subconscious desire to withdraw or rather upon a genuine physical disorder, is a moot point. Some sort of adaptation is called for when the aging process appears to be hampering the actions of the elderly. For many an elderly man, Dr. Marcello Cesa-Bianchi points out, this is a brutal realization

since an aging man tends to preserve his earlier perception of himself, seen in a given social context.[12] The failure to adapt to the situation, to take new roles can be harmful; the dynamic situation may drain the sparse remaining resources and flexibility left in the aging individual. Physiologically, aging males retain a capacity for carrying on habitual activities, even though the capacity for dealing with new tasks decreases considerably.[13]

Before dealing with the health conditions of the Sun City respondents, a few analytical remarks are in order. Sun City residents are not ordinary retirees. In general, they are younger, are better educated, and tend to hold higher occupational status with higher income than did the Wisconsin and Florida retirees treated by Eteng and Marshall in an earlier study. The Sun City respondents dwell in an "ideal" community which facilitates the full enjoyment of life. It is theorized that this controlled atmosphere, the planned community, affects both the health condition and the life satisfaction of the inhabitants. Although this theory cannot be proved with the data, certain variables are explored to determine the relevance of the theory. In the final analysis, however, it is difficult to ascribe the health condition and life satisfaction solely to the planned community or to any other single factor. First, the respondents are younger and wealthier when they initiate retirement; also they self-select themselves to dwell in the community which fulfills their perceived needs.

It is best to begin with the respondent's own perception of his present health

TABLE FIFTEEN

Respondent's Present Health

	Florida	Arizona
Very Good	27.2%	24%
Good	53.2	49
Fair	11.4	25
Poor	4.4	2
Very Poor	3.8	--

The most striking feature is that most of the respondents in both communities perceived their health as "very good" or "good." The respondent was then asked to compare his pre-retirement health with his post-retirement (or present) health.

TABLE SIXTEEN

Respondent's Present Health Compared with Health Before Retirement

	Florida	Arizona
Much better	18.4%	9%
Better	38.6	22
About the same	34.8	58
Worse	5.1	11
Much worse	2.5	--
N.A.	.6	--

Very few reported any decline in health since retirement and relocation. While a greater percentage of the Arizonians reported their health as about the same, greater proportions of Floridians reported improvements in health since retirement. Both of these tables, however, represent spontaneous, subjective reactions to qualitative questions. Quantitative health factors must also be examined to ascertain the validity of the subjective responses.

TABLE SEVENTEEN

Respondents' Visits to Doctor in an Average Year

Visits	Florida	Arizona
0	14.6%	9%
1-3	60.1	48
4-6	15.9	19
7 or more	9.4	21
N.A.	--	3

TABLE EIGHTEEN

Respondents' Stays in Hospital or Nursing Home in Last year

	Florida	Arizona
0	55.7%	62%
1	29.1	29
2	10.1	5
3 or more	4.4	4
N.A.	.6	--

Since the actual availability of doctors and health facilities is unknown, these tables are but crude indicators of the health conditions. Even given this limitation, both communities' respondents are similar in both number of visits to a doctor in an average year and the number of stays in nursing homes and

hospitals. The Arizona respondents reported more frequent visits to the doctor, but it should be recalled that they are slightly older; a greater proportion of the Arizona sample was over seventy compared to the Florida sample.

Life Satisfaction

The planned retirement community facilitates the development of a subculture for the members of the community; this subculture generates values of its own. Leisure activity and social interaction are two central values adopted and stressed by the subculture in the Sun Cities. The migrant is mildly forced to partake in the activities and interaction, mildly forced by the expectations of the other members. This socialization, however, calls for a series of compromises. First, the old associational and friendship patterns fall by the wayside as new associations and friendships are formed. Second, as Cesa-Bianchi observed, the elder must compromise his former work ethic; he must adjust his life and his attitudes toward activity in general to the capabilities of his body.[14] In doing this, personal adjustment and life satisfaction are facilitated. It is not a total disengagement from all activity; rather, it is the selective utilization of time resources of the individual in activities which are of present or potential interest to him in his new situation. The life satisfaction will be viewed from three perspectives: the Neugarten-Havighurst Life Satisfaction Index, the migrant's expressed satisfaction with and attraction to the retirement communities, and migrant's utilization of leisure time and the activity level analysis.

Before treating the life satisfaction area, it is interesting to check on the respondents' reasons for leaving the work role and how much the individual anticipated his retirement.

TABLE NINETEEN

Respondent's Reasons for Retiring

	Florida	Arizona
1. Poor Health		
Important	17.7%	31%
Not Important	81.6	69
NA	.6	--
2 Tired of working		
Important	21.5	29
Not Important	77.3	71
NA	1.3	--
3. More time wanted to enjoy things		
Important	53.1	60
Not Important	46.2	40
NA	.6	--
4. "Felt it was time to quit working."		
Important	60.8	53
Not Important	39.2	47
5. "Good pension even though retire early."		
Important	31.6	11
Not Important	67.7	89
NA	.6	--

The two dominant reasons for retiring were the desire to enjoy life and the rather ambiguous, yet fatalistic, "Felt it was time to quit working." Poor health was a much more frequent reason among the Arizona respondents. The promise of a good pension was more important to the Florida respondents than to the Arizonians.

It is not within the scope of this monograph to delve into the murky waters surrounding all the nuances of the anticipatory socialization and retirement concepts. It is helpful, however, to look into the respondents' feelings about retirement before detachment from the work role.

TABLE TWENTY

Respondent's Feelings about Retirement Before He Left Work

	Florida	Arizona
"Looking forward"	66.5%	63
"Hadn't given it much thought"	17.7	30
"Didn't like the idea"	15.2	4
"Didn't care"	.6	--
NA	--	3

The majority of respondents from both communities looked forward to retirement. Florida respondents showed a much greater degree of reluctance: 15 per cent did not like the idea of retiring as opposed to a scant 4 per cent of the Arizona sample. These results tend to cast a doubt on the idea that an elderly worker is forced out of his job and into a submissive, inactive role. The Sun City respondents first looked forward to retirement, anticipating to some degree the positive attractions of leisure time, a time in their lives to enjoy things. As was mentioned above, many respondents from both communities reported scouting frays or trips to the Sun Cities to investigate the planned communities. This tenet coincides with the central idea of the monograph: alternatives in roles are available to those retirees willing and able to search for them.

The Neugarten-Havighurst Life Satisfaction Scale, a brief thirteen item index, was implemented to ascertain the general level of morale and life satisfaction of the respondents.[15] The results leave little doubt concerning life satisfaction.

TABLE TWENTY-ONE

Life Satisfaction Scale

	Florida	Arizona
Low (0-11)	12.0%	1%
Medium (12-20)	36.1	27
High (21-26)	51.9	72

In both communities the majority of the respondents showed high morale and high satisfaction with life. The Florida respondents, however, showed a significantly higher proportion in the low morale category. In general the majority of the respondents in both communities scored very high on this measure, indicating a very high satisfaction with life.[16]

Another dimension to the life satisfaction scheme is the migrant-respondents' expressed satisfaction with the retirement community: and, conversely, the potential dissatisfaction with the community is seen in desires to move from the

community and find faults with the community.

TABLE TWENTY-TWO

Respondent and Respondents' Wive's Satisfaction with Retirement in Florida/Arizona

Respondents	Florida	Arizona
Very Satisfied	75.3%	69%
Satisfied	17.7	27
Dissatisfied	6.9	4
Respondents' Wives		
Very Satisfied	68.4	63
Satisfied	19.6	27
Dissatisfied	8.3	6
No wife	3.8	4

The overwhelming majority of respondents in both communities were satisfied with retirement in the states themselves. (The question was not directed to the community level per se). Even the respondents' wives showed a high degree of satisfaction on this measure.

TABLE TWENTY-THREE

Factors of Attractiveness in Community

	Florida	Arizona
1. People (friendly)	27.2	25
2. Physical environment (development itself, maintenance of houses, quiet, location	25.3	12
3. Recreation and/or activities	12.0	23
4. Like everything	10.1	15
5. Other factors (no children, climate)	24.1	16
6. Inappropriate	1.3	9

The respondents were questioned on the sources of attractiveness in their communities. Only 1.3 per cent of the Florida sample and 9 per cent of the Arizona sample expressed the opinion that nothing was attractive. The most mentioned factors were the friendly people, the physical environments and

recreational activities; all of these are facilitated by the planned retirement community.

The respondents were also questioned about factors they disliked about the retirement community.

TABLE TWENTY-FOUR

Factors Disliked about Community

	Florida	Arizona
1. Lack of facilities, slow service	41.1%	3%
2. Climate, environment	1.9	39
3. Cost of living, services, taxes	10.1	4
4. Problems with management	5.7	2
5. Other	1.9	4
Inappropriate	39.2	47

Of the Florida respondents, 39.2 per cent found nothing wrong while 47 per cent of the Arizona respondents replied in the same vein. A large portion of the Florida sample complained about the lack of facilities and slow services; the plausible reason for this response is that Sun City, Florida is not close to a major urban area, hence the service and facilities considered normal by the respondents (who came in a large part from North Central urban centers) are missing. A large portion of the Arizona respondents reported dissatisfaction with the climate and environment. It must be remembered that the aridity and desert landscape are radically different from what the migrants had previously experienced. This ecological shock is the source of the irritation.

The ultimate test of satisfaction with the retirement community is to explore any of the respondents' desires to withdraw from the community. These desires would indicate either a lack of commitment to the retirement community or a decision that the dissatisfaction tension grew too unbearable, forcing a move.

TABLE TWENTY-FIVE

Respondents' Attitudes towards Leaving Community

1. "Do you have any misgivings about retiring here rather than home town?"

	Florida	Arizona
Yes	7.0%	4%
No	93.0	96

2. "Have you given any thought to moving from this community in the next few years?"

	Florida	Arizona
Yes	39.2%	10
No	60.8	90

3. "Under what conditions might you consider moving back to your home town?"

	Florida	Arizona
None	90%	86%

Few respondents in either community had misgivings about retiring in the retirement community rather than the home community. Similarly, few respondents would ever consider returning to the home community. For those who considered the possibility of return, the most important condition stated was declining health. There appears to be a very strong commitment (both economic and social) to retirement away from the home community.

But this commitment to retirement away from the home community cannot be interpreted as a commitment to the Sun City community. Even though many of the Florida migrants are financially and socially committed to their community, a substantial percentage have considered moving from Sun City in the near future. A significantly large proportion of these potential emigrants expressed a desire to move to another community in Florida. However, only a tenth of the Arizona respondents considered leaving. Thus, the poor facilities and services appear to be greater sources of irritation and concern; the migrants can live with the weather and the environment, but they cannot compromise the conditions which fail to fulfill their needs.

Current Activity Level

Leisure Activity	Sun City, Florida: Presently Active	Sun City, Florida: Non Participant	Sun City, Florida: No Leisure Activity or not Ascertained	Sun City, Arizona: Presently Active	Sun City, Arizona: Non-Participant	Sun City, Arizona: No Leisure Activity or not Ascertained
Sports (in order of importance)						
1. Swimming	20.7%	72.8%	6.3%	38.%	54%	8%
2. Golf	53.8	40.5	5.7	31	61	8
3. Shuffleboard	18.4	75.9	5.7	17	75	8
4. Lawn Bowling or Bowling	29.3	54.4	6.3	11	81	8
5. Hiking & Walking	5.7	88.0	6.3	9	83	8
6. Hunting & Fishing	29.7	64.6	5.7	8	84	8
Non-Group Activities						
1. Craft Activities	12.0	82.3	5.7	21	71	8
2. Photography	9.5	84.8	5.7	16	76	8
3. Rock Collecting	7.6	87.7	5.7	9	83	8
4. Art Activities	9.5	84.8	5.7	6	85	9
5. Travel	5.7	88.0	6.3	2	90	8
Group Activities						
1. Card Playing	64.0	29.7	6.3	58	34	8
2. Music Activities	10.8	83.5	5.7	7	85	8
3. Dancing	20.3	73.4	6.3	7	85	8
4. Educational Activities	19.6	74.7	5.7	[illegible]	86	8
5. Bingo, Cribbage, Chess, Pool, etc.	19.0	75.3	5.7	2	90	8
Other Activities	5.7	88.0	6.3	7	85	8
(Rank order correlation = .53)						

One of the main functions of these retirement communities is to facilitate social interaction among the migrants. Physical facilities such as community centers, golf courses and even an artificial thirty-three acre lake in Sun City, Arizona, had been planned in the communities for utilization by the elderly. The most striking fact is that few respondents in either community said they partook in no leisure activities (see Table 26). In general, more Florida respondents were active in more activities than were the Arizonians; the Sun City, Arizona, respondents were more active in only six activities. "Not-too-strenuous" sports activities were participated in more than the other categories; golf overall was the most popular sport. Card-playing, however, was the activity participated in by the greatest percentage of respondents in both communities. When the activities in both communities were ranked according to the percentage participating, a positive relationship (.53) appears. The significance of this correlation, however, is difficult to ascertain because comparable data is unavailable.

In summary then, the Florida respondents showed a high percentage in high life satisfaction category of the Life Satisfaction Index; a greater proportion of the Arizona respondents fell into the high satisfaction category. Similar proportions of both communities found some source of attraction in the community; similarly, high proportions of respondents in both communities were able to isolate a single source of irritation. The Florida respondents appeared to be more irritated; that is, a greater proportion had considered moving out of Sun City to another community in the same state. The Arizona sample appeared to be able to live with their problem; there was actually nothing they could do about the weather or the landscape. Finally, and rather ironically, more Florida respondents participated in more leisure time activities facilitated by the community than did the Arizonians. Perhaps the key variable is geographical isolation; the Florida community is located far from attractive urban areas while Sun City, Arizona, is close to Phoenix.

Summary

In summary then, while the respondents differed slightly on a number of background variables, they were similar in many ways such as age, family size, and marriage patterns, to mention only a few. In the financial, occupational, and educational areas, the Florida sample was slightly higher; they had a greater pre-retirement income, a higher proportion of white collar jobs, and showed more respondents with college training. On the subjective evaluations of health, the majority of respondents from both communities gave favorable responses. On the quantitative health variables, the Arizona residents recorded trips to the doctor more frequently than did the Florida residents. When dealing with stays in nursing homes or hospitals, the Arizona residents reported a slightly higher percentage of respondents with no trips to either of the above institutions. Concerning Life Satisfaction, the scale showed more Arizona residents reporting high life satisfaction and fewer reporting low satisfaction than did the Florida residents. While most respondents were satisfied with retirement in their state and most found some factor attractive in the community, a high proportion of each community's respondents expressed dislike for some component of the community. The Florida respondents showed concern for the poor facilities and lack of services; the concern was apparently irritating enough to lead them to thoughts of withdrawal from Sun City even though they were economically and socially committed there. The Arizonians disliked the climate and environment; however, few reacted to the dislike with thought of withdrawal. Finally, more Florida respondents participated in more community facilitated activities than did Arizona respondents.

Conclusion

"Utopia," represented by the planned retirement community, exists. But few elderly and few retirees avail themselves of the opportunity to dwell in

the "ideal" setting. First, few retirees realize that such active roles and such frequencies of social interaction are open to them when they retire. Perhaps many retirees are blinded to these alternatives by the traditional social role assigned to the elderly. Another factor that should be considered is the ineffectiveness of the company's advertising and communication system. Many of the migrants "happened upon" the Sun Cities while on trips to each state. They did not respond to in-region advertising. A second reason for few elders moving to a retirement community is the economic factor. While America boasts an affluent society, not all are able to share equally in the wealth. It was shown that the respondents were generally from higher financial and occupational categories. The costs, initial expenses, and long-term upkeep are deterrents for many retirees considering such a move.

Recommendations

1. Bultena and Wood mentioned that respondents from planned retirement scored higher in life satisfaction and participated more in community organizations than did retirees in age-integrated, non-home communities.[17] No complete analysis of the effects of the planned retirement community and environment upon the aged was hinted. It would do researchers well to analyze the effects on the community and environment upon the aged rather than simply to record the psychological reaction of the aged to a mosaic of stimuli. Social participation and social interaction should be considered; analysis should be able to determine whether the differences found in the Sun Cities are attributed to the planned community itself or to background and financial factors.
2. The continuation of private development of planned retirement communities appears to be a more feasible alternative than governmental control. Changes, however, are recommended in two areas.
   A. A better system of communication to potential retirees should be

developed. At present, advertising in newspapers and billboards form the central core of information dissemination about the planned retirement communities. More thorough and better planned advertising would inform more potential migrants, thus providing alternatives to the acceptance of the traditional social roles in the home communities.

B. The corporation's allocation of resources is perhaps near-sighted. The planned retirement communities boast a multitude of recreational facilities. But little is known about the quality and availability of health care units, extended care institutions, or hospitals in the areas of the communities. It is presently unclear whether the corporation develops its own health facilities or relies upon the county or municipal facilities located in the area.

3. Changes in the type of retirement communities should be considered. Previously, few developers endeavored to develop a community solely for the elder retirees. Developers felt that retirees desired to be "plugged into" an age-integrated community with children, families, and hence different needs. The Sun City retirees selected their communities because of the freedom from family ties and the freedom to participate with fellow-agers. Future planning, then, should incorporate these findings into the community structure.

Implications

The Sun City retirees are relatively homogeneous in backgrounds and attitudes. They selected the new environment and its promise of a fuller, more active life. They are, then, released from the fetters of the traditionally defined roles and life style patterns commonly assigned to the elderly. The community developers must accept these facts and respond accordingly.

The location of the retirement communities is crucial to the elderly who frequently lack the means of transportation to urban facilities. Developers

should either fully develop service facilities within the community or provide access to shopping and service facilities; they should either locate their communities close to existing urban areas or provide transportation for the elderly. Failure to supply the desired services and facilities can be detrimental in the long run. Some Sun City, Florida, respondents, dissatisfied with the services and facilities, contemplated a move from the retirement community.

Finally, the developers of future retirement communities should consider the participation of the community members in decision-making processes. While many retirees desire to withdraw from most decision-making roles, there are some who desire to remain active in community affairs. In Neil's Life magazine article, several Sun City, Arizona, residents voiced irritation with what they perceived as total contrd which the corporation had in decision-making which affected their lives. Channels of access for the retirees should be established when decisions concerning their lives are made.

The respondent/residents of the Sun Cities broke from traditional roles set for the elderly. They journeyed to Utopia, a community established expressly for their needs and values; but they have found flaws, some minor yet irritating inconsistencies and unanticipated factors. They can adapt to the climate for there is little the developers can do about that. But the retirees in Florida find it difficult to adapt to inadequacies, particularly the poor services and facilities. The developers are partially to blame for these inadequacies; if they desire to retain a viable community, they should bear the responsibility for remedying the present inadequacies. If they fail to act, perhaps more migration will occur.

FOOTNOTES

1. Arnold Rose, "The Subculture of the Aging: a Framework for Research in Social Gerontology," in Older People and Their Social World, Arnold Rose and Warren A. Peterson (eds.), Philadelphia: F. A. Davis Co., 1965, pp. 3-5.

2. Ollie A. Randall, "Some Historical Developments of Social Welfare Aspects of Aging," The Gerontologist, Vol. 5 #7 (March, 1965), p. 41.

3. Ibid., p. 45.

4. William I. A. Eteng, James S. Honnen, and Douglas G. Marshall, Retirement and Migration in the North Central States: Comparative Socioeconomic Analysis of Wisconsin and Florida. Pop. Series No. 19, Dept. of Rural Sociology, University of Wisconsin, July, 1969, p. 3.

5. See the Introduction in No. 19.

6. Rose and Peterson, p.11.

7. L. C. Michelin, "The New Leisure Class," American Journal of Sociology, Vol. 39 (1954), pp. 371-78. Michelin's theory is a basis of interpretive framework.

8. Philip C. Neil, "Retirement in Sun City," Life (May 15, 1969), p. 45.

9. It is interesting to note that the state of Florida offers a $5000 homestead tax exemption and boasts of its low taxes. This writer could find no mention of tax abatements in Arizona.

10. Gordon L. Bultena and Vivian Wood, "The American Retirement Community: Bane or Blessing," Journal of Gerontology, Vol. 24 #2 (April, 1969), p. 211.

11. Neil, p. 47.

12. Marcello Cesa-Bianchi, M.D., "Mechanisms of Adjustment," The Gerontologist Vol. 6 #2 (June, 1966), p. 86.

13. Ibid.

14. Ibid.

15. B. Neugarten, R. Havighurst, and Sheldon Tobin, "The Measurement of Life Satisfaction," Journal of Gerontology, Vol. 16 (April, 1961), pp. 134-43. A sample of the index and the scoring procedure follows these footnotes.

16. It is perhaps interesting to note that Eteng and Marshall found a higher proportion of Florida "Regular" respondents (66.7%) in the High Satisfaction category than the Sun City, Florida sample showed (51.9%). The high proportion of high life satisfaction reported by the Arizona Sun City respondents (72%) was higher than either Florida sample.

17. Bultena and Wood, op. cit., p. 211.

Life Satisfaction Index

	Agree	Disagree	Don't Know
1. As I grow older, my life seems much happier than I thought it would be	X		
2. I have gotten more of the breaks in life than most of the people I know	X		
3. This is the dreariest time of my life.		X	
4. I am just as happy as when I was younger.	X		
5. These are the best years of my life.	X		
6. Most of the things I do are boring or monotonous.			
7. The things I do are as interesting to me as they ever were.	X		
8. As I look back on my life, I am fairly well satisfied.	X		
9. I have made plans for things I'll be doing a month or a year from now.	X		
10. When I think back over my life, I didn't get most of the important things I wanted		X	
11. Compared to other people, I get down in the dumps too often		X	
12. I've gotten pretty much what I expected out of life.	X		
13. In spite of what people say, the life of the average man is getting worse, not better		X	

Life Satisfaction I: Score 1 point for each "right" answer--marked with X above; 0 points for "don't know" or "?."

Life Satisfaction II: Score 2 points for each "right" answer--marked with X above; 1 point for "don't know" or "?."

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